

PENDING CLAIMS

1. (Cancelled)
2. (Cancelled)
3. (Cancelled)
4. (Cancelled)
5. (Cancelled)
6. (Cancelled)
7. (Cancelled)
8. (Cancelled)
9. (Original) A method of compiling a computer-accessible repository of check issuer location information for use in check transaction risk assessment, the method comprising:
 - identifying check issuers in a desired geographical location;
 - obtaining from the check issuers identifiers for checking accounts associated with the check issuers; and
 - compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a check issuer name, an associated check issuer's location, and the associated check issuer's checking account.
10. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location further comprises identifying check issuers within a desired proximity of a check-cashing entity.
11. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location further comprises identifying check issuers within a desired region defined by at least one of the set consisting of: zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).
12. (Original) The method of Claim 9, wherein identifying check issuers in a desired geographical location comprises identifying check issuers from any geographical location.
13. (Original) The method of Claim 9, further comprising the acts of:
 - in response to receiving a request to cash a check for which the repository of records does not hold associated check issuer information, requesting from a check-cashing entity that is processing the request, information about at least one of: a check

issuer name, a check issuer bank account identification, and check issuer location information; and

adding check issuer information received from the check-cashing entity to the repository.

14. (Original) The method of Claim 13, wherein requesting information from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale device at the check-cashing entity to input the requested information.

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Cancelled)

22. (Cancelled)

23. (Cancelled)

24. (Original) A method of compiling a computer-accessible repository of location information about issuers of negotiable instruments, the method comprising:

identifying issuers of negotiable instruments in a desired geographical location;

obtaining from the issuers of negotiable instruments identifiers associated with the negotiable instruments; and

compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a name associated with an issuer of negotiable instruments, an associated issuer location, and the associated identifiers associated with the negotiable instruments.

25. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location further comprises identifying issuers within a desired proximity of a check-cashing entity.

26. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location further comprises identifying issuers of negotiable

instruments within a desired region defined by at least one of the set consisting of: zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

27. (Original) The method of Claim 24, wherein identifying issuers of negotiable instruments in a desired geographical location comprises identifying issuers of negotiable instruments from any geographical location.

28. (Cancelled)

29. (Original) A system for compiling a computer-accessible repository of check issuer location information for use in check transaction risk assessment, the system comprising:

means for identifying check issuers in a desired geographical location; and

means for compiling on a computer-accessible storage medium a repository of records, wherein a record comprises information to identify a check issuer name, an associated check issuer location, and an associated check issuer checking account, and wherein the checking account is an account drawn on by the check issuer for issuing checks.

30. (Cancelled)